



TAX RETURN AFFIDAVIT

I, _____, and I, _____, as
applicants for a home mortgage loan originated by: _____
_____, pursuant to the Mortgage Bond Program of the
California Housing Finance Agency, do hereby represent and warrant that (I/we) were not
required to file a federal income tax return for the calendar year(s) _____
in accordance with section 6012 of the Internal Revenue Code.

(I/We) declare under penalty of perjury that the foregoing is true and correct. Executed on the
date or dates shown below.

Date

Signature of Borrower

Date

Signature of Borrower